



Order Filed on November 7, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

KML Law Group, P.C.  
By: Denise Carlon, Esquire  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
215-627-1322  
Attorneys for Movant: Specialized Loan Servicing  
LLC, as servicer for Wells Fargo Bank, N.A., as Trustee  
for the MASTR Asset Backed Securities Trust 2007-  
NCW Mortgage Pass-Through Certificates Series 2007-  
NCW

In Re:

Zulma Ramirez aka Zulma N Ramirez aka  
Zulma Nelly Ramirez  
Debtor

Case No.: 18-28036 RG

Judge: Rosemary Gambardella

Chapter: 13

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 7, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on October 4, 2018:

Property: 6 1/2 Lowden Street Elizabeth, NJ 07208

Creditor: Specialized Loan Servicing LLC, as servicer for Wells Fargo Bank, N.A., as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW

and a Request for

☐ Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown

☒ Early Termination of the Loss Mitigation Period having been filed by Specialized Loan Servicing LLC, as servicer for Wells Fargo Bank, N.A., as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW, and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is terminated.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Zulma Ramirez  
Debtor

Case No. 18-28036-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db +Zulma Ramirez, 6 1/2 Lowden Street, Elizabeth, NJ 07208-3687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Zulma Ramirez Andespbk@gmail.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5